

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

SHELBY E MAYS
VIRGINIA MAYS
Debtors

Case No. 05-24243

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2005.
- 2) The plan was confirmed on 08/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/30/2008.
- 5) The case was converted on 01/20/2009.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 19,425.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$45,817.00 |
| Less amount refunded to debtor | \$0.00 |

NET RECEIPTS:

\$45,817.00

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$2,035.00 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$1,967.64 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: **\$4,002.64**

Attorney fees paid and disclosed by debtor: \$665.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICAN GENERAL FINANCE | Unsecured | 857.00 | 877.41 | 877.41 | 337.26 | 0.00 |
| ASHA GANDHI MD | Unsecured | 146.00 | NA | NA | 0.00 | 0.00 |
| ASSET ACCEPTANCE CORP | Unsecured | NA | 82.93 | 82.93 | 31.85 | 0.00 |
| BLECK & WELKER | Unsecured | 1,298.00 | 1,298.30 | 1,298.30 | 499.06 | 0.00 |
| CALVARY PORTFOLIO SERVICES | Unsecured | NA | 918.16 | 918.16 | 352.94 | 0.00 |
| CAPITAL ONE BANK | Unsecured | 1,540.00 | 1,452.22 | 1,452.22 | 558.21 | 0.00 |
| CAPITAL ONE BANK | Unsecured | 1,117.00 | 822.82 | 822.82 | 316.28 | 0.00 |
| CINGULAR WIRELESS | Unsecured | 427.00 | 427.62 | 427.62 | 164.38 | 0.00 |
| ECAST SETTLEMENT CORPORATION | Unsecured | 654.00 | 654.20 | 654.20 | 251.47 | 0.00 |
| ENH | Unsecured | 42.00 | NA | NA | 0.00 | 0.00 |
| ENH | Unsecured | 140.00 | NA | NA | 0.00 | 0.00 |
| FINGERHUT CREDIT ADVANTAGE | Unsecured | 764.00 | NA | NA | 0.00 | 0.00 |
| FIRST MIDWEST BANK | Unsecured | 4,347.00 | 3,451.88 | 3,451.88 | 1,326.88 | 0.00 |
| FIRST MIDWEST BANK | Secured | 12,500.00 | 12,500.00 | 12,500.00 | 12,500.00 | 1,090.11 |
| FIRST MIDWEST BANK | Unsecured | NA | 1,003.73 | 1,003.73 | 385.84 | 0.00 |
| GREAT LAKES CREDIT UNION | Secured | 5,208.00 | 4,774.81 | 4,774.81 | 4,774.81 | 416.42 |
| ICS INC | Unsecured | 2,728.00 | NA | NA | 0.00 | 0.00 |
| ILLINOIS BONE & JOINT CENTER | Unsecured | 2,588.00 | NA | NA | 0.00 | 0.00 |
| IRWIN HOME EQUITY | Secured | 638.87 | 638.87 | 638.87 | 638.87 | 0.00 |
| IRWIN HOME EQUITY | Secured | NA | NA | NA | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEM | Unsecured | 764.00 | NA | NA | 0.00 | 0.00 |
| KOHLS | Unsecured | 2,385.00 | 2,385.25 | 2,385.25 | 916.88 | 0.00 |
| LAKE FOREST HOSPITAL | Unsecured | 654.00 | NA | NA | 0.00 | 0.00 |
| LAKE SHORE ORTHOPAEDICS & SPOR | Unsecured | 6,435.00 | NA | NA | 0.00 | 0.00 |
| MIDWESTERN REGIONAL MEDICAL | Unsecured | 785.00 | 886.05 | 886.05 | 340.61 | 0.00 |
| MIDWESTERN REGIONAL MEDICAL | Unsecured | 134.00 | 134.00 | 134.00 | 51.49 | 0.00 |
| NORTH SHORE MEDICAL SERVICES | Unsecured | 772.00 | NA | NA | 0.00 | 0.00 |
| NORTHEAST RADIOLOGY | Unsecured | 85.00 | NA | NA | 0.00 | 0.00 |
| NORTHERN IL RADIOLOGY | Unsecured | 200.00 | NA | NA | 0.00 | 0.00 |
| NORTHWESTERN MEDICAL FACULT | Unsecured | 134.00 | NA | NA | 0.00 | 0.00 |
| NORTHWESTERN MEDICAL FACULT | Unsecured | 26.00 | NA | NA | 0.00 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| PHH MORTGAGE FKA CENDANT MOR | Secured | NA | NA | NA | 0.00 | 0.00 |
| PHH MORTGAGE FKA CENDANT MOR | Secured | 4,487.70 | 4,487.70 | 4,487.70 | 4,487.70 | 0.00 |
| PINNACLE MANAGEMENT SERVICES | Unsecured | 785.00 | NA | NA | 0.00 | 0.00 |
| PORTFOLIO RECOVERY ASSOC | Unsecured | NA | 7,905.48 | 7,905.48 | 3,038.86 | 0.00 |
| PRIME ACCEPTANCE CORP | Unsecured | 639.00 | 639.87 | 639.87 | 245.98 | 0.00 |
| QUEST DIAGNOSTICS | Unsecured | 63.00 | NA | NA | 0.00 | 0.00 |
| RAVINIA ASSOCIATES | Unsecured | 117.00 | NA | NA | 0.00 | 0.00 |
| RESURGENT CAPITAL SERVICES | Unsecured | 1,797.00 | 1,816.87 | 1,816.87 | 698.42 | 0.00 |
| SMC | Unsecured | 581.00 | 661.09 | 661.09 | 254.13 | 0.00 |
| THE CHICAGO DEPT OF REVENUE | Unsecured | 150.00 | 260.00 | 260.00 | 99.93 | 0.00 |
| VISTA MEDICAL CENTER EAST | Unsecured | 19,838.00 | 20,905.39 | 20,905.39 | 8,035.98 | 0.00 |
| VISTA MEDICAL CENTER WEST | Unsecured | 1,230.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|--------------------|--------------------|-------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$5,126.57 | \$5,126.57 | \$0.00 |
| Debt Secured by Vehicle | \$17,274.81 | \$17,274.81 | \$1,506.53 |
| All Other Secured | \$0.00 | \$0.00 | \$0.00 |
| TOTAL SECURED: | \$22,401.38 | \$22,401.38 | \$1,506.53 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$46,583.27 | \$17,906.45 | \$0.00 |

Disbursements:

| | |
|------------------------------|---------------------------|
| Expenses of Administration | <u>\$4,002.64</u> |
| Disbursements to Creditors | <u>\$41,814.36</u> |
| TOTAL DISBURSEMENTS : | <u>\$45,817.00</u> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/14/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.